

School District of Elmbrook

HEALTH COVERAGE COMPARISON- January 1, 2020

UMR / CVS-Caremark	2019 HDHP/HSA	2020 HDHP/HSA
HRA / HSA District Contribution	\$1,000 / \$2,000	\$1,000 / \$2,000
Deductible	Non-Embedded	Non-Embedded
Tier 1 -Clinic	\$20	\$20
Tier 2- Premium Designated Providers	\$2,000 / \$4,000	\$2,000 / \$4,000
Tier 3 -In-Network (Single / Family)	\$2,000 / \$4,000	\$2,000 / \$4,000
Tier 4- Out-of-Network (Single / Family)	\$4,000 / \$8,000	\$4,000 / \$8,000
Coinsurance		
Tier 1- Clinic	100%	100%
Tier 2- Premium Designated Providers + non-rated specialties	100%	100%
Tier 3 -In-Network (Single / Family)	90%	85%
Tier 4- Out-of-Network (Single / Family)	70%	65%
Out-of-Pocket Max	<i>Includes Ded, Coins and All Medical Copays</i>	<i>Includes Ded, Coins and All Medical Copays</i>
Tier 1- Clinic	\$3,000 / \$6,000	\$3,000 / \$6,000
Tier 2- Premium Designated Providers	\$3,000 / \$6,000	\$3,000 / \$6,000
Tier 3 -In-Network (Single / Family)	\$3,000 / \$6,000	\$3,000 / \$6,000
Tier 4- Out-of-Network (Single / Family)	\$5,000 / \$10,000	\$5,000 / \$10,000
Lifetime Maximum	Unlimited	Unlimited
Office Visits (Primary Care)		
Tier 1- Clinic	\$20	\$20
Tier 2- Premium Designated Providers + non-rated specialties	Ded, 100% Coins	Ded, 100% Coins
Tier 3 -In-Network (Single / Family)	Ded, 90% Coins	Ded, 85% Coins
Tier 4- Out-of-Network (Single / Family)	Ded, 70% Coins	Ded, 65% Coins
Office Visits (Specialists)		
Tier 1- Clinic	\$20	\$20
Tier 2- Premium Designated Providers + non-rated specialties	Ded, 100% Coins	Ded, 100% Coins
Tier 3 -In-Network (Single / Family)	Ded, 90% Coins	Ded, 85% Coins
Tier 4- Out-of-Network (Single / Family)	Ded, 70% Coins	Ded, 65% Coins
Routine/Preventive Care		
Tier 1- Clinic	100% Coverage	100% Coverage
Tier 2- Premium Designated Providers + non-rated specialties	100% Coverage	100% Coverage
Tier 3 -In-Network (Single / Family)	100% Coverage	100% Coverage
Tier 4- Out-of-Network (Single / Family)	Ded, 70% Coins	Ded, 65% Coins
Inpatient Hospital Services		
Tier 1- Clinic	N/A	N/A
Tier 2- Premium Designated Providers + non-rated specialties	N/A	N/A
Tier 3 -In-Network (Single / Family)	Ded, 90% Coins	Ded, 85% Coins
Tier 4- Out-of-Network (Single / Family)	Ded, 70% Coins	Ded, 65% Coins
Outpatient Hospital Services		
Tier 1- Clinic	\$20	\$20
Tier 2- Premium Designated Providers + non-rated specialties	N/A	N/A
Tier 3 -In-Network (Single / Family)	Ded, 90% Coins	Ded, 85% Coins
Tier 4- Out-of-Network (Single / Family)	Ded, 70% Coins	Ded, 65% Coins
Urgent Care		
Tier 1- Clinic	\$20	\$20
Tier 2- Premium Designated Providers + non-rated specialties	Ded, 100% Coins	Ded, 100% Coins
Tier 3 -In-Network (Single / Family)	Ded, 90% Coins	Ded, 85% Coins
Tier 4- Out-of-Network (Single / Family)	Ded, 70% Coins	Ded, 65% Coins
Emergency Room		
Tier 1- Clinic	N/A	N/A
Tier 2- Premium Designated Providers	N/A	N/A
Tier 3 -In-Network (Single / Family)	In-Network Ded, 90% Coins	In-Network Ded, 90% Coins
Tier 4- Out-of-Network (Single / Family)		
Prescription Drugs (ACA Maximum Out-of-Pockets Apply) - Advanced Control Formulary Preventive & OTC		
Generic	Ded, 90% Coins	no cost
Preferred Brand	Ded, 90% Coins	Ded, 90% Coins
Non-Preferred Brand Tier	Ded, 90% Coins	Ded, 85% Coins
Mail Order: Tier 1 / Tier 2 / Tier 3 plus mandatory maintenance medications	Ded, 90% Coins	Ded, 90% Coins